

ABSTRACT OF THE DISCLOSURE

A device for making automated transaction decisions comprising a memory to store a series of historical records and results, where each record contains a set of data values for a corresponding set of variables, a transaction input unit to convey corresponding data values of a transaction for which a decision is to be made, a decision output unit to convey a recommended decision, a self-configuring modeler to configure itself based upon information stored in memory in order to predict expected results from any set of data values, and a controller coupled to the modeler and the transaction input unit to generate a decision output.